

1.0

OVERVIEW: COMMUNITY PROFILE & HOUSING NEEDS



The City of Chula Vista used data that are the most reliable for assessing existing conditions. The Housing Element requires such information in order to implement future goals and meet the city's needs. Furthermore, such standard sources provide a basis for consistent comparison with older data and provide the best basis for forecasts.

Primary Data Sources

American Community Survey (ACS)

The American Community Survey (ACS) is an ongoing survey that provides vital information yearly about our nation and its people. The yearly report goes further into the livelihoods of people in the US, providing more specific information than the census.

California Department of Finance

The State provides up-to-date numbers on population and housing. For housing, the State estimates total and occupied housing units, household size, household population, and group quarters population. ACS data are used to distribute 2010 census housing units into standard housing types (single detached units, single attached units, two to four units, five plus or apartment units, and mobile homes). Housing units are estimated by adding new construction and annexations and subtracting demolitions and adjusting for units lost or gained by conversions.

California Employment Development Department (EDD)

The EDD Data Library provides access to view and download data and information related to California industries, occupations, employment projections, wages, and labor force. The data can be used to better understand California's economy, to make informed labor market decisions, as a tool to direct efforts to promote the state's overall economic health, support workforce development, and much more.

Comprehensive Housing Affordability Strategy (CHAS)

Each year, HUD receives custom tabulations of ACS data from the U.S. Census Bureau. These data, known as the "CHAS" data, demonstrate the extent of housing problems and housing needs, particularly for low income households. On August 25, 2020 HUD released updated CHAS data for the 2013-2017 period, which is used in this Element.

SANDAG

SANDAG 2030 and 2050 Regional Growth Forecast, Series 13. SANDAG produces growth forecasts of population, housing, employment, income, and land use for jurisdictions in San Diego County. These forecasts were used in the Housing Element to discuss future trends and needs.

U.S. Census

The Census data is information provided by the US population every ten years. It consists on information such as social, economic, housing and demographic information. Unfortunately, the Census was last updated in 2010, with data from the 2020 Census not available at this time. Because of this, 2010 Census data is typically used for historic context.

2.0 COMMUNITY PROFILE

2.1 Population Trends and Characteristics

Understanding the characteristics of a population is vital in the process of planning for the future needs of a community. Population characteristics affect the type and amount of housing need in a community. Issues such as population growth, race/ethnicity, age, and employment trends are factors that combine to influence the type of housing needed and the ability to afford housing. The following section describes and analyzes the various population characteristics and trends that affect housing need.

2.1.1 Historical, Existing & Forecasted Growth

In 2019, the City of Chula Vista is the second largest city in San Diego County and 14th largest in California by population. The San Diego Association of Governments (SANDAG) has forecasted that the City of Chula Vista's population will increase by approximately 40 percent between 2010 and 2050 as shown in Table A-1. With this knowledge, the City of Chula Vista can begin to plan and act with the certainty that there is a need for more housing. Additionally, analyzing where future housing product is planned or currently in development as it compares to areas of population growth (Figure A-1) aids in better planning practices.

Table A-1
San Diego Region and City of Chula Vista Population Forecast

Location	2010	2020	2035	2050	2010-2020	2020-2035	2035-2050	2010-2050
Chula Vista	243,916	286,744	320,297	343,752	42,828	33,553	23,455	99,836 40.9%*
% of the county	13%	12%	12%	12%	8%	12%	9%	9%*
San Diego	1,321,315	1,453,267	1,665,609	1,777,936	152,53	210,53	102,01	465,083 35.7%*

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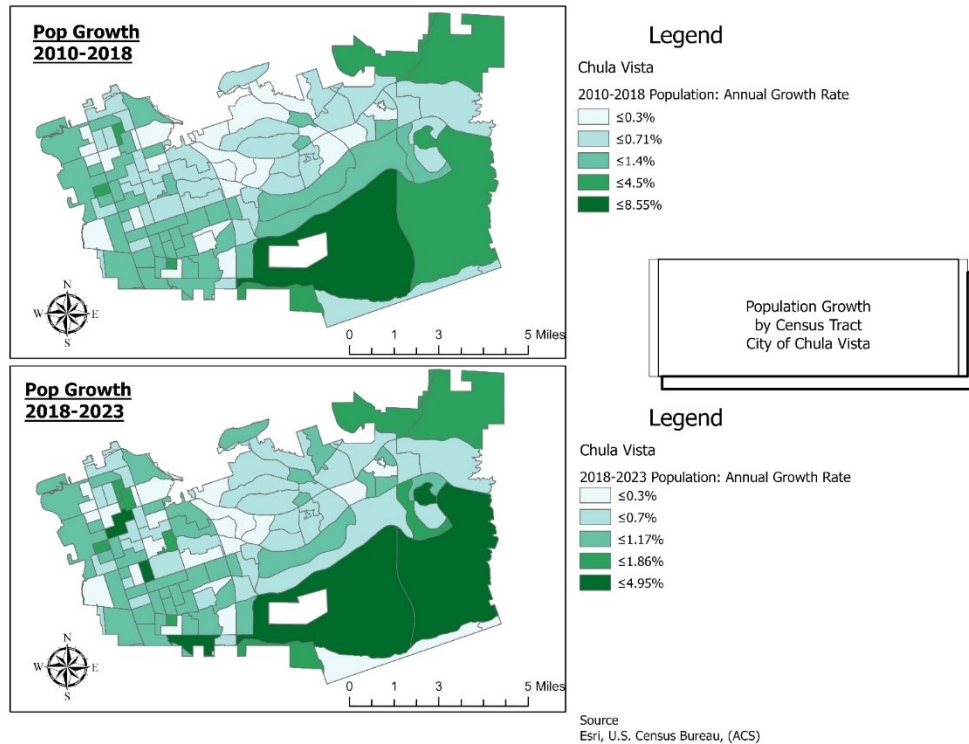
Table A-1
San Diego Region and City of Chula Vista Population Forecast

Location	2010	2020	2035	2050	2010-2020	2020-2035	2035-2050	2010-2050
San Diego County	3,143,429	3,435,713	3,853,698	4,068,759	340,400	417,985	215,061	973,446 31.4%*

Notes: *Percent change from 2010 to 2050

Source: SANDAG. "2050 Regional Growth Forecast." Series 13: 2050 Regional Growth Forecast, 2013.

Figure A- 1
Chula Vista Population Growth 2010-2018 and Projected Growth 2018-2023



2.1.2 Age Composition

Age is an important demographic factor for analyzing future housing needs and crafting policies to help meet the specific demands of different age groups. Traditionally, both the young adult population (20 to 34 years of age) and the elderly population tend to favor apartments, low- to moderate-cost condominiums, and smaller single-family units. Persons between 35- and 65-years old often provide the major market for moderate to high-cost apartments and condominiums and larger single-family units because they tend to have higher incomes and larger sized households.

With a median age of 35 years of age, Chula Vista residents are generally comparable in age to those in the San Diego County region at 35.9 years of age. Table A-2 displays the age distribution in Chula Vista and San Diego County using American Community Survey data from 2018. This table shows that in 2018 the largest portion of the population was children aged zero to 14 years of age accounting for 21.2% of the population, then followed by those aged 45 to 59 (18.8%), younger persons aged 25 to 34 (14.5%), and then persons aged 35 to 44 (14.1%). Chula Vista's population can, therefore, be characterized predominately as being composed of families with children. The age distribution in Chula Vista is similar to the region's, showing larger population groups of children and persons between 45 and 59 years of age.

Table A-2								
Age Distribution Comparison (2018)								
Area	0-14	15-19	20-24	25-34	35-44	45-59	60-64	65+
Chula Vista	21.2%	7.1%	7.3%	14.5%	14.1%	18.8%	4.9%	12.1%
San Diego County	19.3%	7.3%	8.7%	15.2%	13.6%	19.7%	4.8%	11.4%

Source: Bureau of the Census (2018)

2.1.3 Race and Ethnicity

Chula Vista is diverse community, predominately Hispanic, with differing cultures and preferences. Figure A-2 shows that the largest portion of the population in Chula Vista is Hispanic at 60%, then White (non-Hispanic) at 17%, Asian 15.2%, Black 4%, and Multiple/Other 3%. “2019 Race and Hispanic Origin .” GIS Mapping Software, Location Intelligence & Spatial Analytics, 2019.

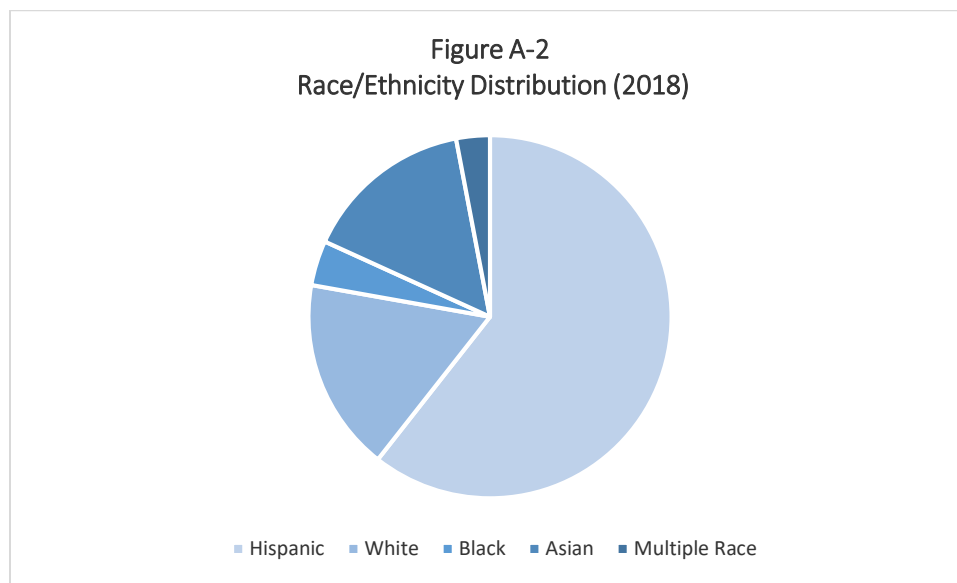


Table A-3 Race/Ethnicity in Chula Vista and San Diego County								
Area	White Only	Black	Asian	Native American	Pacific Islander	Other	Two or More	Hispanic/ Latino
% Chula Vista Population	17.8%	4.0%	15.5%	0.1%	0.5%	0.3%	3.0%	58.8%
% San Diego County Population	13.2%	20.1%	10.7%	20.2%	15.6%	23.1%	14.3%	19.6%

Source: ACS 5-year estimates (2018)

Table A-3 shows that the ethnic distribution of the Chula Vista population was predominantly Hispanic or Latino with San Diego County exhibiting more ethnic diversity, with “some other race” being the largest race/ethnicity followed closely by Native American, Black and Hispanic/Latino. The race/ethnic composition of City residents has remained stable in Chula Vista from 2018 compared to the 2010 Census.

The racial and ethnic composition of a population may affect housing needs because of cultural preferences associated with different racial/ethnic groups. Cultural influences may reflect preference for a specific type of housing. For example, research has shown that some cultures (e.g. Hispanic and Asian) tend to maintain extended families within a single household. This tendency can lead to overcrowding or an increased demand for larger housing units. Ethnicity also tends to correlate with other characteristics such as location choices, mobility, and income.



2.2 Employment Trends

Housing needs are affected by employment trends. Significant employment opportunities within the City can lead to growth in demand for housing in proximity to jobs. The quality or pay of available employment can determine the need for various housing types and prices.

In 2018, the City's top industries included: Professional and Business Services, Government, Education and Healthcare, Retail Trade, and Arts and Entertainment. These are expected to continue to employ the highest proportions of the civilian population in 2035. Meanwhile, agricultural and mining jobs continue to decline in the City.

Employment has a large impact on housing needs and the demand for different types of housing. As shown in Table A-4, the City is projected to add a little over 31,000 jobs between 2020-2050. These will likely include low- and high-skill jobs, so housing in the City will need to accommodate a range of housing types at prices affordable to the range of household incomes. ("Economic Characteristics." Data.census.gov, 2018.)

Table A-4
Employment Growth (2010-2050)

Jurisdiction	2010	2020	2050	% change 2010-50	Numeric change 2010-50
Chula Vista	64,035	82,966	114,435	78.7%	50,400
Imperial Beach	3,592	4,556	4,830	34.5%	1,238
National City	26,826	30,293	39,785	48.3%	12,959
San Diego	764,671	867,567	1,009,177	32.0%	244,506
San Diego County	1,421,941	1,624,124	1,911,405	34.4%	489,464

Source: SANDAG Series 13 Subregional Growth Forecast (2013)

In addition to preference, households are limited on housing choices based on income and resources. Incomes associated with different jobs and the number of individuals employed in a household determines the type and size of housing a household can afford. Table A-5 shows that the largest employers in Chula Vista are similar to those around the County, with the largest employment sector being Education Services, Health Care and Social Assistance followed by Professional, Scientific Management and Waste Management Services. This table is also an example of the differences in income by industry with Information being one of the highest

paying employers but not a major industry in Chula Vista. In some cases, the types of jobs themselves can affect housing needs and demand. For example, specific types of housing units are preferred in communities with military installations, college campuses, and/or large amounts of seasonal agriculture.

**Table A-5
Number of Workers by Industry (2018)**

Industry	Chula Vista	San Diego County	Mean Annual Wage in the Region (San Diego MSA)
Agriculture, Forestry, Fishing, Hunting and Mining	0.2%	0.9%	\$29,798-\$33,243
Construction	6.1%	5.9%	\$53,760-\$60,047
Manufacturing	8.3%	9.2%	\$39,500-\$94,969
Wholesale Trade	2.7%	2.4%	\$65,599-\$94,969
Retail Trade	11.0%	10.5%	\$37,650-\$45,974
Transportation, Warehousing and Utilities	5.4%	4.1%	\$31,976-\$54,945
Information	1.8%	2.2%	\$79,899-\$104,627
Finance and Insurance, Real Estate, Rental and Leasing	5.6%	6.2%	\$45,974-\$70,103
Professional, Scientific, Management and Waste Management Services	11.3%	15.1%	\$72,840-\$136,531
Education Services, Health Care and Social Assistance	23.4%	21.3%	\$30,481-\$102,053
Arts, Entertainment and Recreation, Accommodations and Food Service	10.7%	11.9%	\$61,614
Other Services, Except Public Administration	4.7%	5.4%	\$26,030-\$47,927
Public Administration	8.6%	5.0%	\$94,926
Total Mean Annual Wage	100%	100%	\$64,461

Source: Census 2018 American Community Survey (2018) and California Employment Development Department (2010). Department, Employment Development. "Occupational Employment (May 2019) & Wage (2020 - 1st Quarter) Data." OES Employment and Wages.

Table A-6					
Labor Force and Unemployment					
Jurisdiction	Population 16+	Employed Civilians	Armed Forces	Unemployed	% Unemployed
Chula Vista	92,430	49,806	494	6,850	12.0%
National City	48,150	23,993	4,192	2,284	7.5%
San Diego (Central)	419,725	250,176	11,626	22,210	7.8%
North Central	537,127	332,286	16,008	20,193	5.5%
North Coastal	428,717	240,944	25,393	14,620	5.2%
North Inland	472,043	279,950	2,953	16,902	5.6%
East	388,512	222,113	3,099	20,151	8.2%
San Diego County	2,636,785	1,536,073	72,524	116,758	6.8%

Source: U.S. Census Bureau; 2013-2017 American Community Survey 5-Year Estimates, Table D03

SANDAG's Series 13 shows a region wide average of 1.2 workers per dwelling unit. In Chula Vista this would result in 105,840 workers (1.2 x 88,200 dus) available for 83,000 jobs, a 1.27 worker-to-jobs ratio. Employment growth typically leads to strong housing demand, and the reverse is true when employment declines. The rate of unemployment has an effect on household income and what is considered affordable. In accordance with the ACS 5-year estimates, as shown in Table A-6, Chula Vista has the highest unemployment rates for all persons in the civilian workforce at 12% likely giving residents less of a choice in location, quality, or type of housing. In the San Diego County region, the unemployment rate is 6.8%, with rates in other areas ranging from 5.5% in northern regions and 7.8% in the Central San Diego region and 8.2% in the east.

As shown in Table A-7, the Sweetwater Union High School District is the top single employer in Chula Vista. In aggregate, the education industry employs 12 percent of the employees on the Top Ten Employer list. The health industry and retail and service industry are also very significant employers. Retail and Service companies employ about 6 percent of employees in Chula Vista. Hospitals that employ 5 percent of the total employees on the City's major employers list. The top ten employers have a total of 18,747 employees, which make up approximately 28.8 percent of the City's total employees.

Table A-7 Top Ten Employers in Chula Vista (2019)			
Business	Business Type	Employees	Percent of Employees
Sweetwater Union High School District	Education	4,133	6.36%
Chula Vista Elementary School District	Education	3,680	5.66%
Sharp Chula Vista Medical Center	Medical	2,287	3.52%
Rohr Inc./Goodrich Aerospace	Aerospace	1,928	2.97%
	Manufacturing		
Southwestern Community College	Education	1,743	2.68%
Wal-Mart	Retail	1,323	2.03%
City of Chula Vista	Government	1,208	1.86%
Scripps Mercy Hospital	Medical	1,073	1.65%
Aquatica	Entertainment	698	1.07%
Costco	Retail	674	1.04%
Target	Retail	-	-
Vons	Retail	-	-
Total	-	18,747	28.84%

"Total Employment" as used above represents the total employment of all employers located within City limits.

Source: State Employment Development Department

City Finance Department

Sweetwater Union High School District

Chula Vista Elementary School District

Southwestern Community College

EDD

Employment rates are an indicator of economic trends in the City. Chula Vista's labor force grew from 119,700 in 2012 to 123,600 in 2019. Unemployment rates decreased from 11 to 3 percent from 2012 to 2019. This pattern of decreasing unemployment is representative of the effect that the economic is improving in the San Diego region, State, and Nation.

Table A-8
Labor Force Trends

Year	Labor Force	Employment	Unemployment	Unemployment Rate
2012	119,700	106,100	13,600	11.4%
2013	120,200	108,500	11,800	9.8%
2014	119,600	110,000	9,600	8.1%
2015	120,700	112,800	7,900	6.5%
2016	120,600	114,400	6,200	5.2%
2017	122,000	116,700	5,400	4.4%
2018	122,900	118,400	4,500	3.7%
2019	123,600	119,300	4,300	3.5%

Notes: Data cited are for the Chula Vista population, and does not represent the number of jobs in Chula Vista.

Source: State of California Employment Development Department (EDD) 2020



2.3 Education Characteristics

The ACS 5-year estimates, as shown in Table A-9, shows that the educational level of Chula Vista residents is typically not as high as other regions within San Diego County. Approximately 29% of Chula Vista residents have not graduated from high school. This is a significant portion of the population when compared to the County average at 13%. Additionally, as seen in Table A-9, Chula Vista ranks as having the lowest percentage of residents who have obtained a bachelor's degree with only 10.9%, and only 4.2% go on to complete a graduate degree. Once again, Chula Vista ranks lower in educational achievement when compared to County averages of 23% completing a bachelor's degree and 14.4% obtaining a graduate degree.

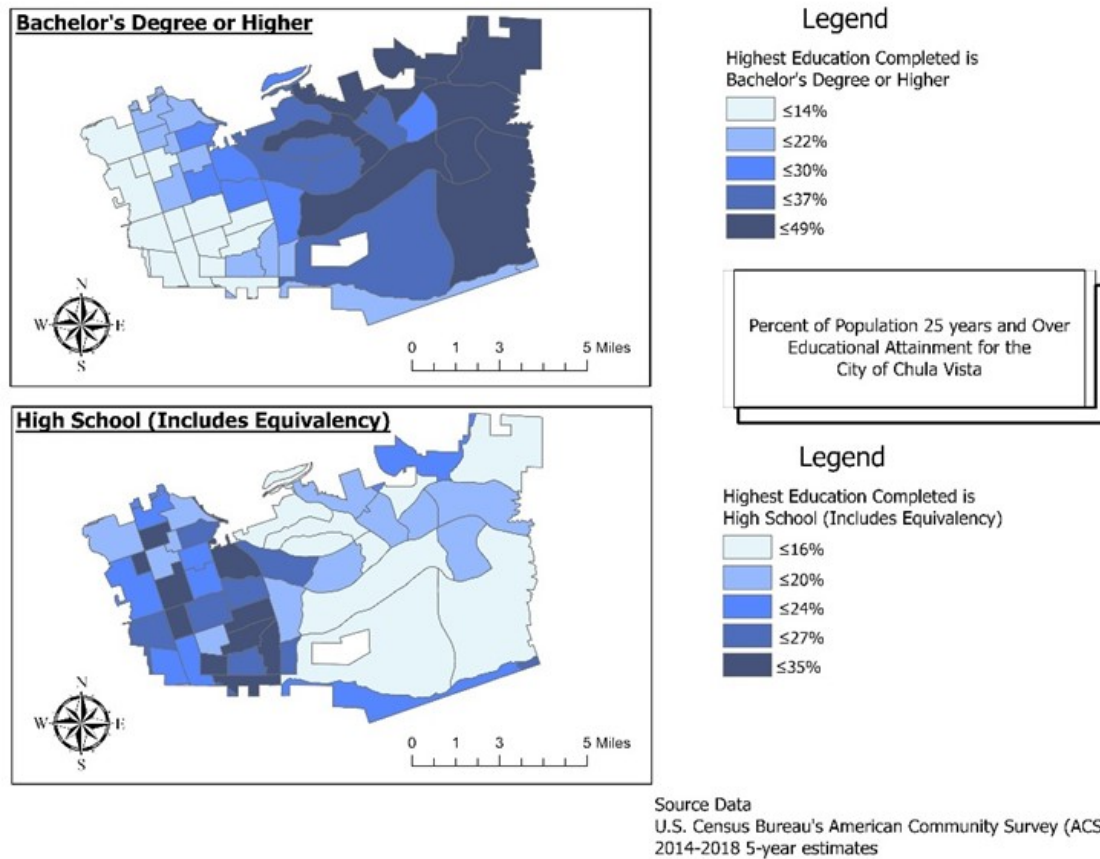
Table A- 9
Educational Attainment Among Population 25+ Years of Age

Jurisdiction	Population 25+	Did NOT Graduate HS	High School Graduate	Some College or AA	Bachelor's Degree	Graduate Degree
Chula Vista	76,245	29.5%	25.2%	30.2%	10.9%	4.2%
National City	37,765	27.2%	26.2%	32.3%	11.3%	2.9%
San Diego (Central)	343,499	19.8%	19.4%	29.1%	20.4%	11.3%
North Central	446,752	5.2%	12.4%	27.0%	31.2%	24.2%
North Coastal	352,761	10.7%	17.5%	31.1%	24.8%	15.8%
North Inland	403,926	13.0%	18.0%	29.9%	24.4%	14.7%
East	330,507	12.2%	25.0%	36.9%	17.2%	8.8%
San Diego County	2,197,045	13.3%	18.6%	30.7%	23.0%	14.4%

Source: U.S. Census Bureau; 2013-2017 American Community Survey 5-Year Estimates, Table DP02

Not only is there an overall lower educational achievement for residents of Chula Vista, the level of education is also related to geographic location within the City. Figure A-3 shows the education levels of residents over the age of 25 and there is an obvious divide between the west and east halves of Chula Vista. A significant majority of residents in areas west of I-805 achieved a high school diploma or equivalent while the majority of residents east of the I-805 have achieved a bachelor's degree or higher. The educational attainment by Chula Vista residents is consistent with the number of residents who are employed in low skill/wage industries.

Figure A- 1
Chula Vista Educational Level



2.4 Household Characteristics

This section provides an overview of the characteristics of Chula Vista’s households. The U.S. Census Bureau defines a household as all persons living in a single housing unit. One person living alone is considered a household as is a group of unrelated people living in a single housing unit. A family is defined as related persons living within a single housing unit.

The Census defines a household as all persons who occupy a housing unit, which may include single persons living alone, families related through marriage or blood and unrelated individuals living together. Other group living situations, such as skilled nursing facilities, dormitories, etc. are not considered households. The household characteristics described in this section are size and income, and these contribute to the diverse need for housing. According to the 2010 Census, there were 1,086,865 households (equal to occupied housing units) in all of San Diego County.

2.4.1 Household Formation & Composition

Chula Vista has experienced a rapid increase in the number of households. Between 2010 and 2020 Chula Vista saw a 13 percent increase in the number of households. From 2010 to 2035, the City will see an increase of 26 percent of households.

Table A-10				
Total Households Percentage of Increase 2010-2018				
Area	2010	2020	2035	% Increase 2010 - 2035
Chula Vista	78,384	89,063	98,924	26%
San Diego	515,426	559,197	640,194	24%
San Diego County	1,158,076	1,249,654	1,394,688	20%

Source: SANDAG SERIES 13 REGIONAL GROWTH FORECAST

Different household types generally have different housing needs. Seniors or young adults usually comprise the majority of the single-person households and tend to reside in apartments,

condominiums or smaller single-family homes. Families with children likely prefer single-family homes. Household size is a significant factor in housing demand.

Often, household size can be used to predict the unit size that a household will select. For example, small households (one and two persons per household) traditionally can find suitable housing in units with zero to two bedrooms while larger households (three or more persons per household) can usually find suitable housing in units with two to four bedrooms. However, individual choice also reflects preference and economics.

According to the U.S. Census, Chula Vista's population grew by 41% from 2000 to 2010, while the San Diego County population grew by 10%. Similarly, the number of Chula Vista households increased 40%, whereas, San Diego County households increased by 10%. Chula Vista's population growth is due to the rapid growth and continued development of master planned communities in the developing areas east of I-805.

Table A-11
Changes in Household Types

Household Types	2010		2018		Change
	#	%	#	%	%
Families	59,408	44%	62,537	40%	5.3%
Married with Children	42,153	31%	44,913	29%	6.5%
Other Family (No Spouse)	17,255	13%	17,624	11%	2.1%
Non-Families	16,107	12%	16,403	11%	1.8%
Single			13,064	8%	
Total Households	75,515		78,940		4.5%

Source: Bureau of the Census (2000 and 2010). US Census Bureau 2018 ACS Housing Characteristics

For 2020, Chula Vista’s averaged 3.3 persons per household. The average number of persons per household in the South County San Diego region ranged from 3.47 in National City to 2.88 in Imperial Beach, with a region-wide average of 2.82 persons per household. SANDAG estimates that average household size in the region will remain stable through 2050, as shown in Table A-12.

Table A-12		
Average Persons per Household (2018)		
Jurisdiction	Average Household Size (2020)	Projected Average Household Size (2050)
Chula Vista	3.3	3.28
National City	3.47	3.41
Imperial Beach	2.88	2.89
San Diego	2.66	2.64
San Diego County	2.82	2.81

Source: SANDAG Series 13 Regional Growth Forecast

2.4.2 Jobs to Housing Balance

There often is a mismatch between the location of housing and jobs in Southern California. One way of determining if Chula Vista’s households commute out of the City to work is by looking at the jobs-to-housing balance. The jobs-to-housing balance is the number of jobs in Chula Vista divided by the number of housing units in Chula Vista. In 2010, Chula Vista had 0.8 jobs to household ratio, slightly up in 2020 at 0.9. Although there was a slight increase in the jobs-to-housing ratio from 2010 to 2020, the growing number of households, coupled with high unemployment rates in previous years in the City, indicates that many households have to commute out of the City for their work.

Table A-13		
Jobs-Household Ratios		
Description	2010	2020
Employment	64,035	82,966
Housing Units	78,384	89,063
Jobs/Household Ratio	0.8	0.9

Source: SANDAG, 2013 & U.S. Census 2018 American Community Survey 5-Year Estimates

2.4.3 Commuting Patterns

Commuting patterns give an insight into the relationship of housing to employment opportunities and are a component in the allocation resources and development opportunities.

The City of Chula Vista has a moderately higher travel time (29.7 minutes) compared to the rest of San Diego County residents. As seen in Table A-8, there are approximately 119,112 employed residents in Chula Vista and 79% of them drove alone to work compared to almost 10% who carpooled, and about 6% either walked, biked to work, or used public transportation. These numbers are close to the San Diego Region average, the most notable differences being the number of people working from home – 4% in Chula Vista and 7% in the region as a whole – and the number of people who drive alone to work.

Table A-14
Means of Transportation to Work (2018)

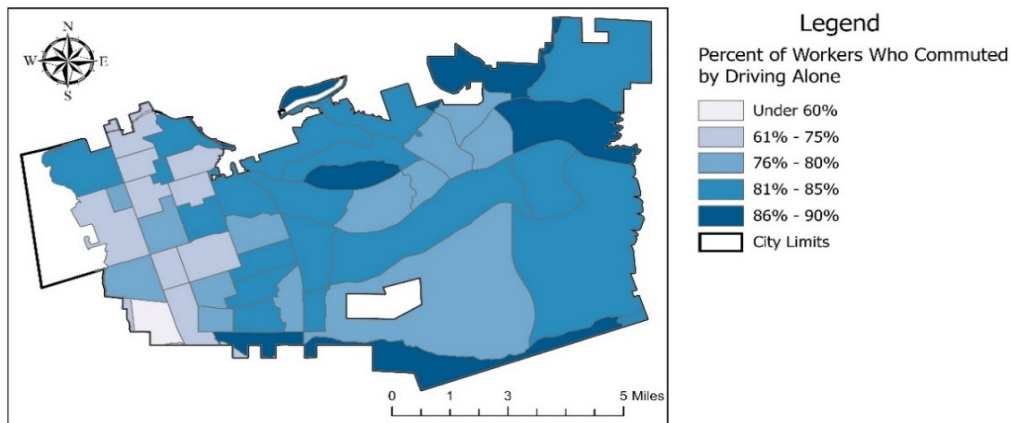
Industry	Chula Vista		San Diego Region	
	#of Workers 16+	% of Total	#of Workers 16+	% of Total
Car, Truck, or Van – Drove Alone	94,669	79.5%	1,223,159	76.3%
Car, Truck, or Van – Carpooled	11,319	9.5%	138,748	8.7%
Public Transportation	3,602	3.0%	46,506	2.9%
Walked	1,493	1.3%	46,313	2.9%
Other means	2,452	2%	36,799	2.3%
Worked at home	5,577	4.7%	111,961	7.0%
TOTAL	119,112	100%	1,603,486	100%

Source: US Census Bureau, 2013-2017 American Community Survey 5-Year Estimates, Table DP03

As with other demographic contributors in Chula Vista, commuting behaviors differ between those living east and west of I-805. Figures A-4 and A-5 show more than 76% of residents living east of I-805 are commuting to work by driving alone. Comparatively, less than 75% of residents who live west of I-805 are driving alone to work. On commonality is that on either side of the I-805, very few residents choose to commute by carpooling.

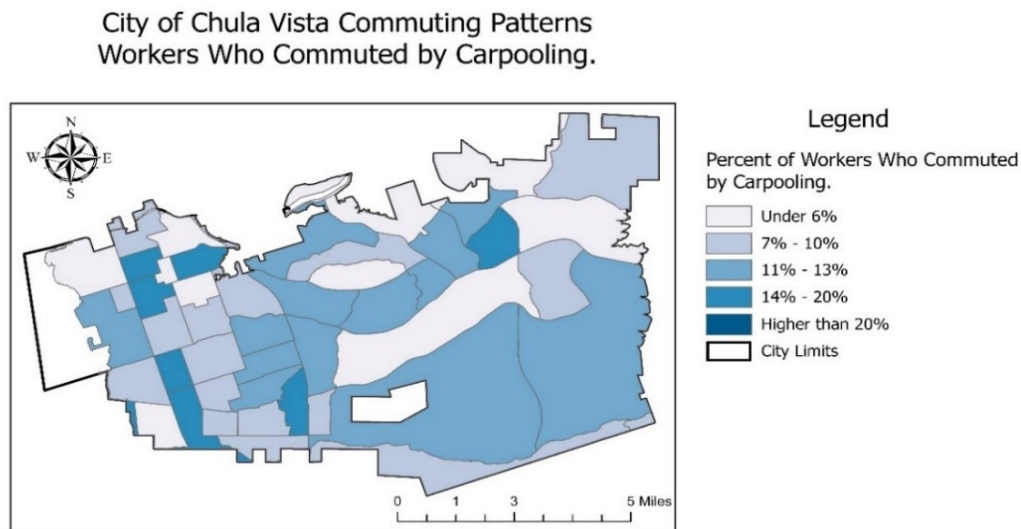
Figure A- 2

City of Chula Vista Commuting Patterns
Workers Who Commuted by Driving Alone



U.S. Census Bureau's American Community Survey (ACS) 2014-2018 5-year estimates

Figure A- 3



U.S. Census Bureau's American Community Survey (ACS) 2014-2018 5-year estimates

In addition, the residents choosing public transportation as their mode of transportation is higher west of I-805 (generally over 6%, and in some census tracts over 13%). However, east of I-805, less than 3.4% of residents are utilizing public transportation for their work commute.

2.4.4 Household Income

The Federal Department of Housing and Urban Development (HUD) generates an annual median income for the purpose of determining program eligibility. The San Diego County Metropolitan Statistical Area (MSA), for which HUD set the 2020 median family income (MFI) at \$92,700 for a four-person household.

The State of California uses four income categories to determine housing affordability. These categories are as follows:

- Very Low-income – Less than 50% of the median income;
- Low-income – 51% to 80% of the median income;
- Moderate-income – 81% to 120 % of the median income; and,
- Above Moderate-income – Greater than 120% of the median income.

Table A-15 shows the income ranges for each income category based on the 2020 HUD MFI for Chula Vista.

Income directly affects the range of housing costs and influences housing affordability, as well as type and whether housing is owner or renter occupied. As household income increases, it is more likely that the household is a homeowner. As household income decreases, households tend to pay a disproportionate amount of their income for housing and the number of persons occupying overcrowded housing increases.

The state and federal government classify household income into several groupings based upon the relationship to the San Diego Region Area Median Income (AMI), adjusted for household size. The State of California utilizes the following income groups:

Table A-15 San Diego County Income Limits	
Income Category	Annual Income (Family of 4)
Extremely Low: 0-30% AMI	< \$34,650
Very Low: 31-50% AMI	\$34,651 - \$57,750
Low: 51-80% AMI	\$57,751 - \$92,400
Moderate: 81-120% AMI	\$92,401 - \$111,250
Above Moderate: 120%+ AMI	> \$111,250
Median Income	\$92,700

Source U.S. Department of Housing and Urban Development 2020

Household income in Chula Vista is varied and consistent with the San Diego region average. In 2017, the median household income in Chula Vista was approximately \$76,354 and

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approximately 12.3% households were considered to be in the Extremely Low-Income category, earning 30% or less of the AMI, as shown in Table A-16.

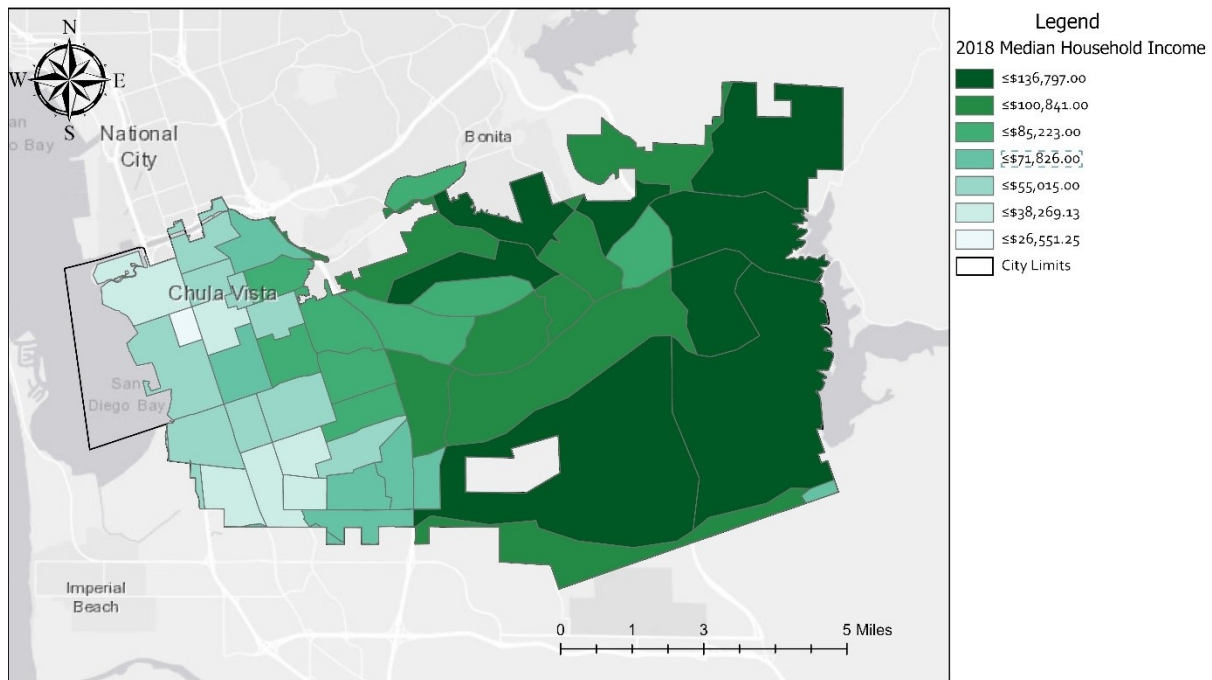
Table A-16		
Median Household Income Estimates (2017)		
Jurisdiction	Median Household Income	% Above/Below Regional Median
Chula Vista	\$76,354	2%
Coronado	\$101,520	26%
National City	\$46,032	-63%
Imperial Beach	\$51,838	-44%
San Diego	\$75,456	1%
San Diego Region	\$74,855	

Source: US Census Bureau, 2018 American Community Survey 5-Year
Estimates, Table DP03

Those households with incomes less than the San Diego County median of \$74,855 reside primarily in the western area of Chula Vista in zip codes 91910 and 91911, where housing is older and lower in cost. Higher income households are residing in those areas east of I-805 in the City's newer master planned communities, as shown in Figure A-6.

Figure A-6

**Chula Vista
Median Household Income**



Source
Esri, U.S. Census Bureau, American Community Survey,
ACS 1 Year Estimates

The median income for Chula Vista residents more drastically demonstrates the difference in income by tenure and by ethnicity. As shown in Table A-17, Chula Vista's median income of \$76,354 in 2017 was slightly higher than that of San Diego County as a whole at \$74,855. When comparing income by tenure, a large difference is seen between owner-occupied households and renter occupied households.

Table A-17				
Household Income Levels				
Income Level	Renter- Households	Owner- Households	Total Household	Percent of Household
Extremely Low-income (0-30% AMI)	7,855	3,880	11,735	15.0%
Very Low-income (31-50% AMI)	6,585	3,635	10,220	13.0%
Low-income (51-80% AMI)	7,735	6,085	13,820	17.6%
Moderate and Above Moderate (>80% AMI)¹	3,190	4,940	8,130	10.4%
100 % AMI	7,560	27,000	34,560	44.0%
Total	32,925	45,540	78,465	100.0%

Source: U.S. Dept HUD CHAS, based on 2013-2017 ACS (5-year estimates).

Note 1: HUD programs are available only to households with incomes at or below 80% AMI. Therefore, the CHAS data groups all households above that income threshold (both moderate and above moderate-income) into one income group. HUD CHAS 2012-2016



2.5 Housing Inventory and Market Conditions

A City's housing stock is the collection of all housing units located within that jurisdiction. The characteristics of these including growth, type, age and condition, tenure, vacancy rates, housing costs, and affordability. These are all important factors in determining the housing needs of a community. This section details the housing stock characteristics of the City of Chula Vista to identify how the current housing stock meets the needs of residents.

2.5.1 Housing Stock Profile

Table A-18 shows that, between 2008 and 2050, Chula Vista is expected to grow by 38% in housing stock which is 29,515 more units. This growth is slightly higher than the San Diego County region's expected growth.

Table A-18					
Projected Housing Units					
Location	2008	2020	2035	2050	2010-50
Chula Vista	77,484	88,186	98,262	106,999	29,515 (38%)
San Diego County	1,140,654	1,262,488	1,417,520	1,529,090	388,436 (34%)

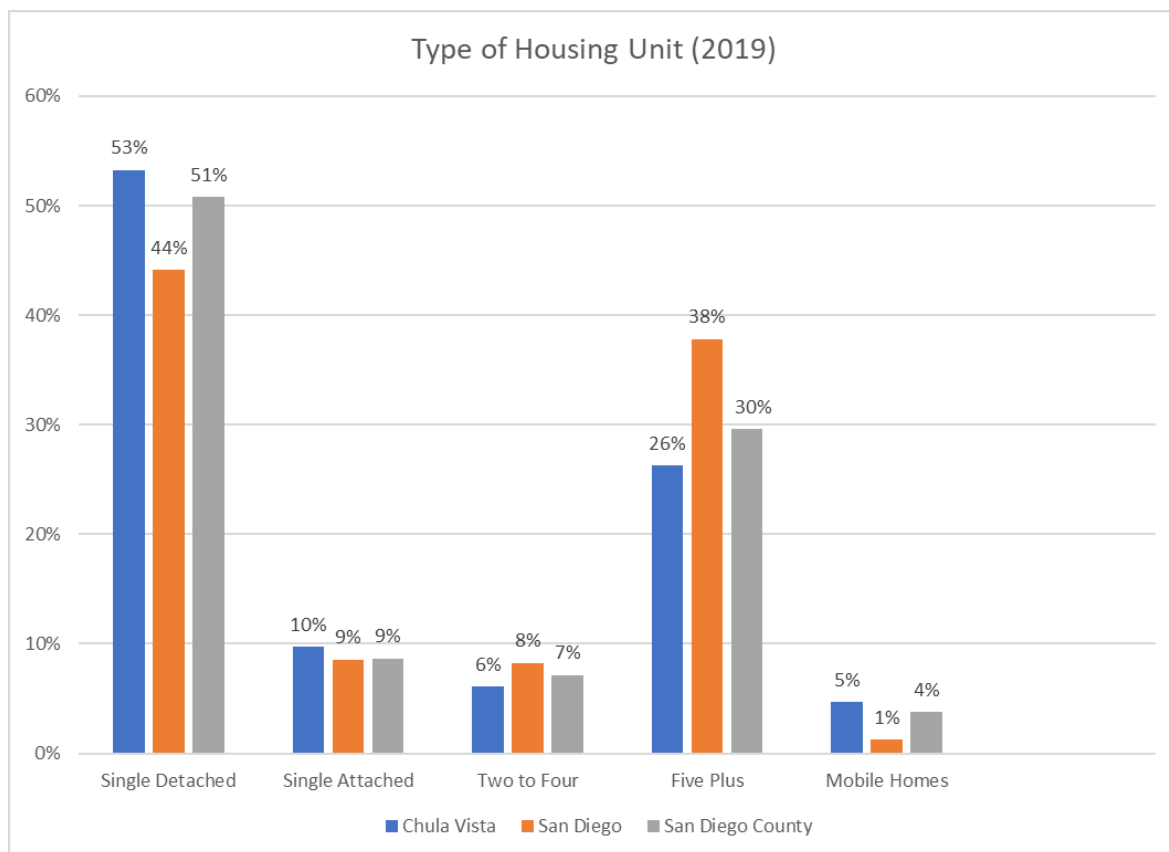
Source: SANDAG, 2013 & U.S. Census 2018 American Community Survey 5-Year Estimates

Unit Type

Household size is a significant factor in housing demand. Different household types generally have different housing needs. Seniors or young adults usually comprise the majority of the single-person households and tend to reside in apartments, condominiums or smaller single-family homes. While families with children often prefer single-family homes.

Figure A-7 shows that in 2019, the largest percentage (53%) of housing units in Chula Vista was single-family detached units. Approximately 10% were single-family attached units, 6% were small multi-family developments with two to four units, 26% were large multi-family developments with five or more units, and 5% were mobile homes/trailers. Housing types in Chula Vista are comparable to those within the San Diego County region.

Figure A-7



2.5.2 Tenure

Housing tenure and vacancy rates are indicators of the supply and cost of housing. Housing tenure refers to whether a housing unit is owned or rented. Vacancy rates are indicative of whether or not there is a sufficient supply of available housing at a given point in time. A healthy vacancy rate is considered to be at around 5%, which demonstrates that there are desirable housing options available.

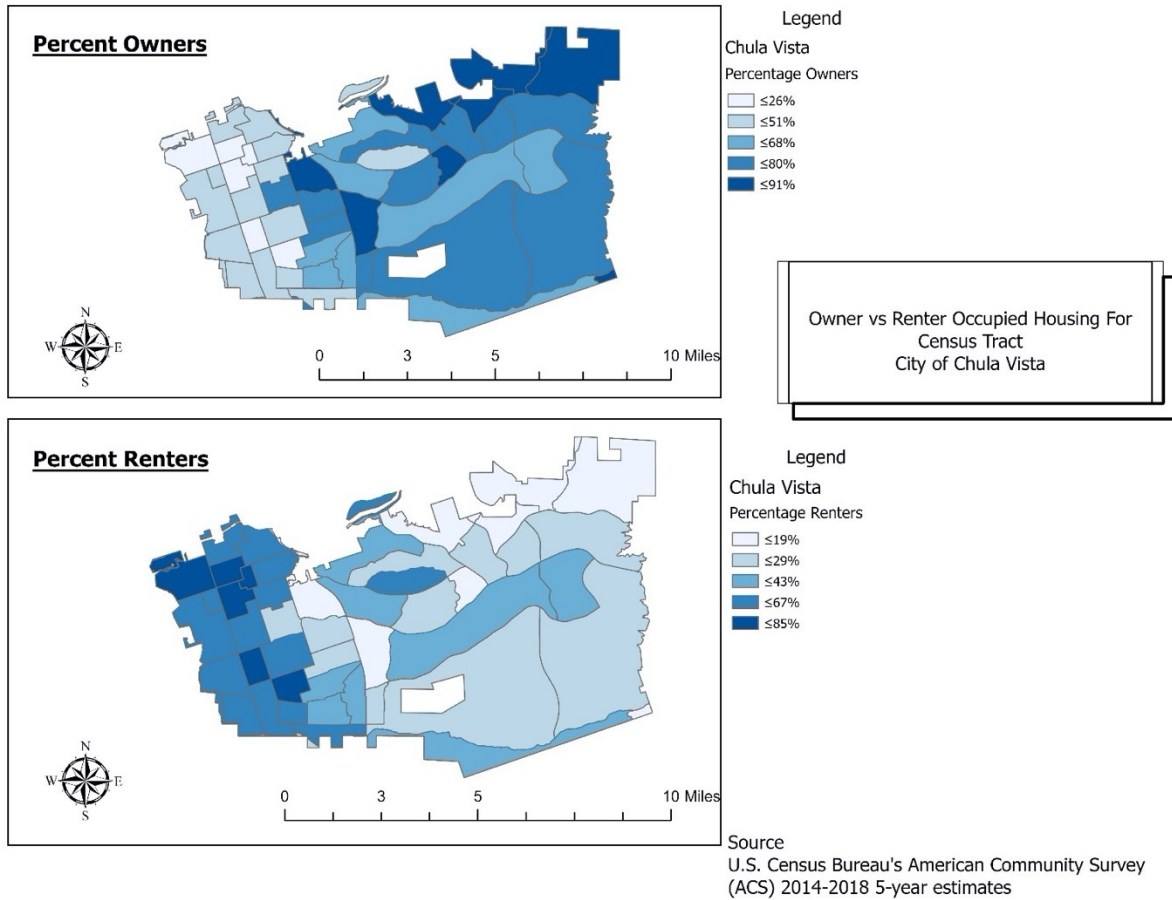
The ratio of owner-occupied units vs. renter-occupied units is an indicator of financial stability. In the City of Chula Vista, there are a total of 78,940 occupied housing units. Owner-occupied dwellings account for 46,060 units (58.3%), renter-occupied dwellings account for 32,880 units (41.7%), and the average household size is 3.2-4. *US Census Bureau 2018 ACS Housing Characteristics*

With single family product dominating the landscape of master planned communities located east of I-805, most of those units are owner-occupied. However, areas west of I-805 are predominately renter-occupied.

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Figure A-8



2.5.3 Vacancy Rates

Vacancy rates are an indicator of supply and demand. Low vacancy rates suggest households may have trouble finding housing with an affordable monthly payment. A high number of vacant units indicate an over-supply of housing units. A four to six percent vacancy rate is considered “healthy”. A balanced vacancy rate for a community is typically around 5%. Vacancy rates lower than 5% favor landlords and can signal a shortage of choice for renters, while vacancy rates above 5% favor renters. As seen in Table A-19, Chula Vista has lower than typically healthy vacancy rates.

Table A-19		
Chula Vista Vacancy Rates and Property Age		
Zip Codes	91907,09,10,11,12,13,14,15	
	Percent Vacant	3.10%
All Units	Total Units	3333
	Number Vacant	104
	Percent Vacant	4.10%
Over 25 Years	Total Units	684
	Number Vacant	28
	Percent Vacant	2.80%
6 to 25 Years	Total Units	356
	Number Vacant	10
	Percent Vacant	2.80%
Less Than 6 Years	Total Units	177
	Number Vacant	5
	Percent Vacant	3.00%
Property Age Undefined	Total Units	1685
	Number Vacant	51

Source: “San Diego 2019 Vacancy & Rental Rate Survey.” Socalrha.org, 2019.”

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Table A-20 shows the vacancy rate by household types in Chula Vista.

Table A-20 Chula Vista Vacancy Rate by Housing Type			
Description	Total Housing Units	Households	Vacancy Rate
Single Family – Detached	40,954	39,589	3.3%
Single Family – Attached	9,656	9,235	4.4%
Multi-Family	28,499	27,755	2.6%
Mobile home or Other	3,685	3,635	1.4%
Total Housing Units	82,794	80,214	3.1%

Source: SANDAG Demographic and Socioeconomic Estimates Chula Vista

2.5.4 HOUSING PROBLEM CHARACTERISTICS

The Comprehensive Housing Affordability Strategy (CHAS) provides detailed information on housing needs by income level for different types of households in Chula Vista. Detailed CHAS data based on the 2012-2016 ACS is displayed in Table A-21. Housing problems considered by the CHAS include:

- Units with physical defects (lacking complete kitchen or bathroom);
- Overcrowded conditions (housing units with more than one person per room);
- Housing cost burden, including utilities, exceeding 30 percent of gross income; or
- Severe housing cost burden, including utilities, exceeding 50 percent of gross income.

63% of Chula Vista renters are experiencing at least one housing problem, with 43% experiencing at least one severe housing problem.

Table A- 21

Housing Problems	Owner		Renter		Total	
	No.	%	No.	%	No.	%
Household has at least 1 of 4 Housing Problems	17,685	39%	20,545	63%	38,230	49%
Household has NONE of 4 Housing Problems	27,210	60%	11,660	36%	38,870	50%
Cost burden not available - no other problems	325	1%	380	1%	705	1%
Total Households	45,220		32,585		77,805	
Severe Housing Problems	Owner		Renter		Total	
	No.	%	No.	%	No.	%
Household has at least 1 of 4 Severe Housing Problems	8,310	18%	14,055	43%	22,365	29%
Household has NONE of 4 Severe Housing Problems	36,585	81%	18,150	56%	54,735	70%
Cost burden not available - no other problems	325	1%	380	1%	705	1%
Total Households	45,220		32,585		77,805	

Source: CHAS, based on 2012-2016 ACS (5-year estimates).

1. The four housing problems are: incomplete kitchen facilities, incomplete plumbing facilities, more than 1 person per room, and cost burden greater than 30%.
2. The four severe housing problems are: incomplete kitchen facilities, incomplete plumbing facilities, more than 1.5 persons per room, and cost burden greater than 50%.

2.5.5 Age of Housing Stock

The age of housing is often an indicator of housing conditions. In general, housing that is 30 years or older may need minor repair. Housing over 50 years old is considered aged and more likely to generate major repairs. Approximately, 48% of the housing stock is over 40 years old, and 20% of the housing stock is approaching 50 years of age or older and more likely to require major rehabilitation. Housing that is not maintained can discourage investment, reduce neighboring property values, and negatively impact the quality of life in a neighborhood. The age of the City's housing stock indicates a potential need for continued code enforcement, property maintenance and housing rehabilitation programs. *US Census Bureau 2018 ACS Housing Characteristics*

Table A-22 Age of Housing	
Year Built	No. of DUs
2014-2017	2,819
2010-2013	1,198
2000-2009	18,204
1980-1999	22,371
1960-1979	23,758
1940-1959	15,832
1939 or earlier	926
TOTAL	85,108

Source: US Census Bureau, 2018 American
Community Survey 5-Year Estimates

A high estimate of the number of units in need of rehabilitation, based solely on the age of the housing stock is approximately 40,516 units. The low estimate for the number of housing units in the City in need of rehabilitation is approximately 17,000 units; this low estimate considers unit age, overcrowding, financial resources of homeowners, and plumbing facilities.

PRE-1940 HOUSING

The U.S. Department of Housing and Urban Development (HUD) may consider units substandard if they were built before 1940. There are 926 units in Chula Vista that were built before 1940, approximately 1.1% of the total housing in the City. Regionwide, 5% of units were built before 1940. US Census Bureau 2018 ACS Housing Characteristics

2.5.6 Housing Conditions

Housing is considered substandard when it is below the minimum standard of living conditions defined in the Uniform Housing Code, Section 1001.

In addition to structural deficiencies and standards, the lack of infrastructure and utilities often serves as an indicator for substandard conditions. Another measure of the City's housing condition is the number of substandard housing units. Housing is considered substandard when conditions are below the minimum standards of living as defined by Section 1001 of the Uniform Housing Code. Households living in substandard housing may be exposed to health or safety threats, which, in turn, could adversely affect the safety and quality of life of neighborhoods. Such households are considered in need of housing assistance to correct any serious health or building safety issues such as structural, plumbing, mechanical or electrical problems, and presence of unhealthy conditions or materials, (e.g. asbestos and lead-based paint). In addition to structural problems (sagging roofs, walls or porches, lack of or failing building foundation, termite infestation, etc.), the lack of certain basic facilities may also indicate substandard conditions. The United States Department of Housing and Urban Development (HUD) includes the lack of kitchen facilities and lack of plumbing facilities as two out of four housing problems in their Comprehensive Housing Affordability Strategy (CHAS) data.

According to the 2018 American Community Survey (ACS) 5-Year Estimates, there were 84 (0.1%) units in the City that lacked complete plumbing facilities. For Census purposes, complete plumbing facilities included: (1) hot and cold piped water; (2) a flush toilet; and (3) a bathtub or shower. All three must be located inside a unit to be recognized as having full plumbing facilities. According to the 2018 ACS data, 147 (0.2%) units lacked complete kitchen facilities. The U.S. Census defines a complete kitchen as a unit with a sink & faucet, a stove, and a refrigerator. There were 2,038 units with no heating source, and 383 units that relied on heating oil, kerosene, coal, wood, or other heating fuel.

2.5.7 Housing Costs & Rents

This section discusses the price of new and existing housing as well as average costs of rental housing in Chula Vista.

Housing costs are indicative of housing accessibility to all economic levels of a community. Typically, if housing supply exceeds housing demand, housing costs fall. Inversely, if housing demand exceeds housing supply, housing costs will rise. Housing affordability is dependent upon income and housing costs. The Federal standard of rental affordability is that a household should spend no more than 30% of its gross monthly income on monthly housing costs and utilities. In Chula Vista, housing costs tend to be a little lower when compared to the San Diego County. The high cost of housing can be attributed to factors such as higher land costs and suburban community. This section summarizes the cost and affordability of the housing stock to Chula Vista residents.

New and Resale Housing

The median household value in 2010 was \$337,000. The median household value increased by 59% to \$565,000 by 2020 and housing values are expected to continue to grow. Shown in Table A-23, the median sales price in 2019 for a single-family home in Chula Vista was approximately \$614,000, lower than the San Diego County median sales price. Zillow, Inc. "Chula Vista CA Home Prices & Home Values."

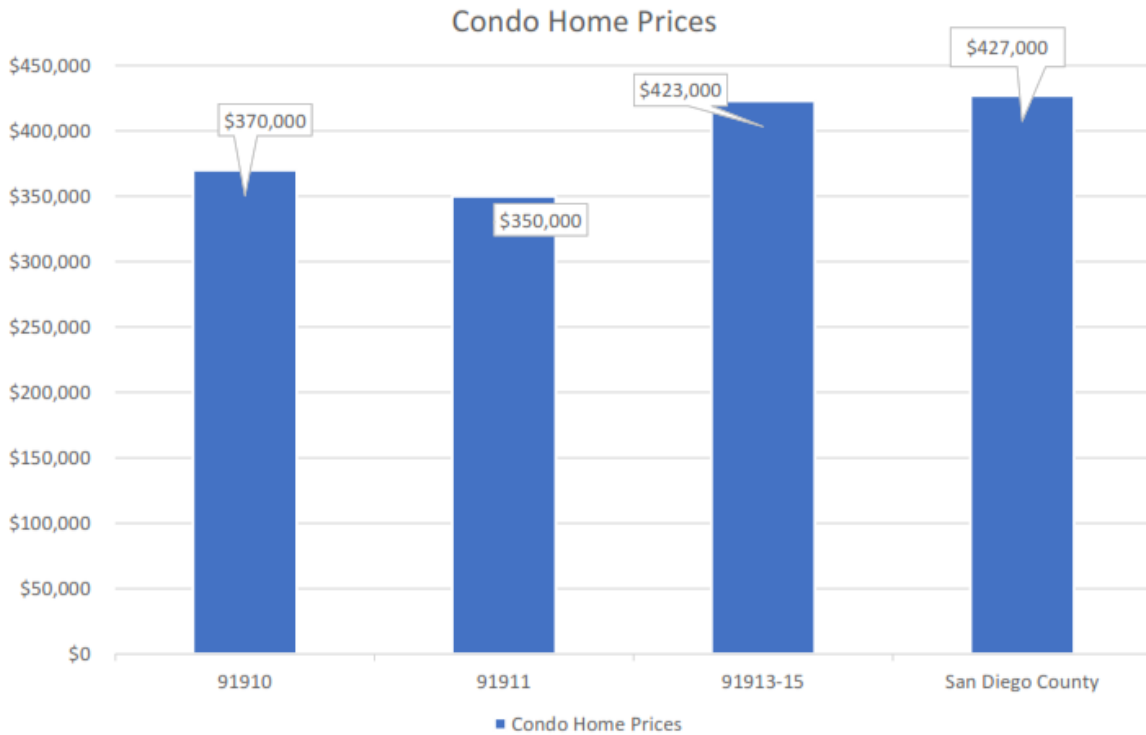
Table A-23
Median Sales Price of Homes Sold in 2019

Zip	Market Area	Detached (Single-Family)		Attached (Condo/Townhome)	
		Sold Listings	Median Price	Sold Listings	Median Price
91910	Chula Vista North	366	\$561,000	134	\$370,000
91911	Chula Vista South	325	\$516,000	144	\$350,000
91913	Chula Vista Eastlake	445	\$614,000	317	\$410,000
91914	Chula Vista NE	179	\$755,000	54	\$418,250
91915	Chula Vista SE	267	\$615,000	253	\$440,000
TOTAL		1582	\$614,000	902	\$410,000
San Diego County			\$649,000		\$427,000

Source: San Diego Association of Realtors 2019 San Diego County Summary Statistics

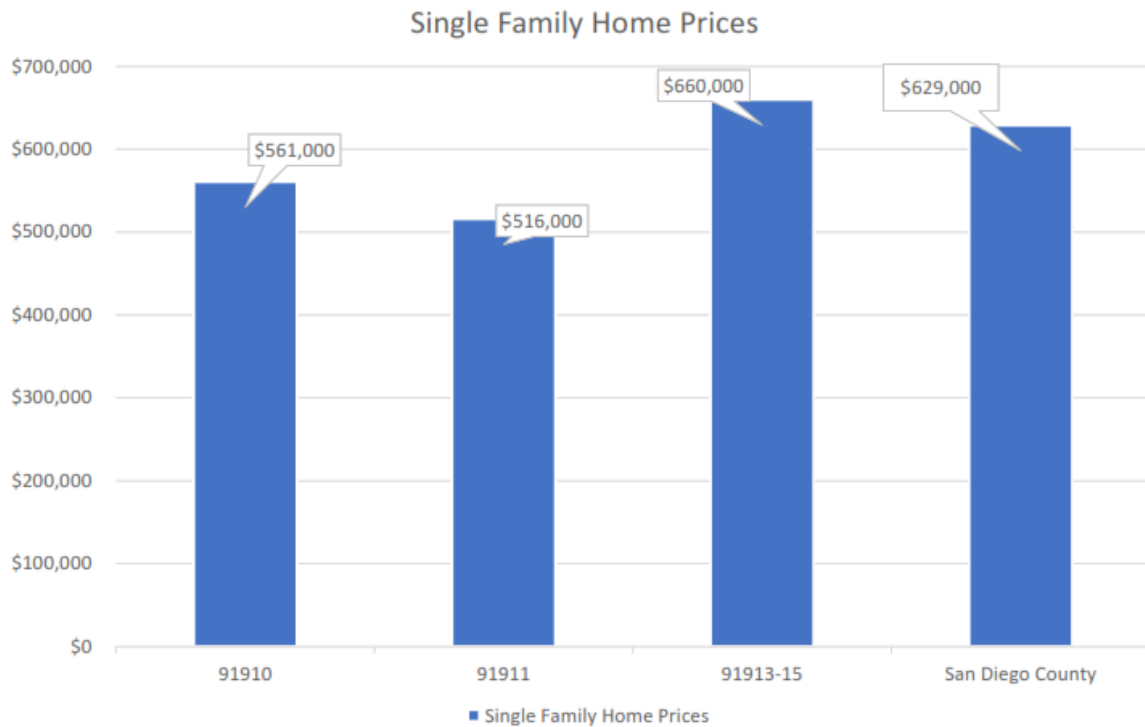
Both, the total price of a home and monthly payment amounts are important indicators of affordability. Lenders typically require homebuyers to demonstrate that the total monthly loan payment will not exceed 30% of gross monthly household income. With a median household income in Chula Vista at approximately \$76,354 annually and a calculated affordability of a home at \$250,200, homeownership is not affordable to most residents.

Figure A-9



Source: San Diego Association of Realtors 2019 San Diego County Summary Statistics

Figure A-10



Source: San Diego Association of Realtors 2019 San Diego County Summary Statistics

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Rental Prices

Table A-24 shows that in the Spring of 2019 average monthly rents in Chula Vista ranged from \$1,134 for a studio apartment to \$1,820 for a two-bedroom apartment and \$2,213+ for three-bedroom apartments. To be able to afford the average two-bedroom apartment, a household would need to earn \$6,070 a month or over \$35.00 an hour.

Table A-24
Rental Prices by Unit Type

Zip Codes	City/Area	Unit Type	Spring 2019 Units/Properties Surveyed	Spring 2019 Average Monthly Rent	Fall 2018 Average Monthly Rent	Spring 2018 Average Monthly Rate
91907, 09,10,11, 13,14,15	Chula Vista	Studio	12/6	\$1,134	\$1,210	\$1,157
		1Bedroom	1314/32	\$1,487	\$1,539	\$1,425
		2Bedroom	1728/38	\$1,820	\$1,850	\$1,685
		3+Bedroom	279/12	\$2,213	\$2,299	\$2,000

Source: "San Diego 2019 Vacancy & Rental Rate Survey." Socalrha.org, 2019."

Affordability Gap Analysis

Housing affordability can be calculated by comparing the cost of renting or owning a home in a community with the maximum affordable housing costs for households at different income levels. Together, this information generally shows what types of households can afford what types of units. This is also an indication of the type of households most likely to experience overcrowding and overpayment.

The federal Department of Housing and Urban Development (HUD) conducts annual household income surveys nationwide to determine a household's eligibility for federal housing assistance. Based on this survey, the California Department of Housing and Community Development (HCD) developed income limits that can be used to determine the maximum price that could be affordable to households in the upper range of their respective income category. The maximum affordable home and rental prices for residents in San Diego County are shown in Table A-25.

Table A-25 shows the maximum amount that a household at each income level can afford for housing each month without overpaying. This amount can be compared to current housing prices and market rental rates to determine what types of housing opportunities a household can afford in a community. Based upon the housing sales prices in Chula Vista as seen in Table A-23 and A-24, there are no homes (rental or for-sale) in Chula Vista's market that are considered affordable to lower-income households.

For a condo priced at \$370,000 in the 91910 zip code as shown in Figure A-9, a household would need to earn \$54/hour or \$112,350/year to afford this condo. Similarly, a household would need to earn \$81/hour or \$168,250/year to afford a single family home priced at \$561,000 in the 91910 zip code. The dream of owning a home and building equity is unattainable to most without some sacrifice such as incurring a housing cost burden, making a significant cash down payment, or multi-generational living.

Lower-income renters must also make difficult choices related to the condition of housing, overcrowding, or overpaying in order to maintain housing. The affordable rental rate for a 2-bedroom unit to house a low income family is \$1,029/month far exceeding the average \$1,820/month rent in Chula Vista, a gap of approximately \$800/month. Larger households face a more difficult time finding appropriately sized housing that is affordable. With a low income family only able to afford to pay \$1,154/month and an average 3-bedroom unit renting for \$2,213/month, the affordability gap is even greater at \$1,059/month.

Table A-25
Affordable Housing Costs (2020) San Diego County

Income Group	Bedroom(s)	Affordable Monthly Cost		Utility Allowance		Taxes/ Insurance	Affordable	
		Rent	Sale	Rent	Sale	Sale	Rent	Purchase Price
Extremely Low Income HH	0 (Studio)	\$486.68	Same	\$119	\$180	\$91	\$368	\$46,532
	1 Bedroom	\$556.20	Same	\$152	\$220	\$104	\$404	\$50,096
	2 Bedrooms	\$625.73	Same	\$222	\$261	\$117	\$404	\$53,447
	3 Bedrooms	\$695.25	Same	\$237	\$323	\$130	\$458	\$52,264
	4 Bedrooms	\$750.87	Same	\$271	\$364	\$140	\$480	\$53,261
Very Low Income HH	0 (Studio)	\$811.13	Same	\$119	\$180	\$152	\$692	\$103,370
	1 Bedroom	\$927.00	Same	\$152	\$220	\$173	\$775	\$115,208
	2 Bedrooms	\$1,042.88	Same	\$222	\$261	\$195	\$821	\$126,616
	3 Bedrooms	\$1,158.75	Same	\$237	\$323	\$217	\$922	\$133,492
	4 Bedrooms	\$1,251.45	Same	\$271	\$364	\$234	\$980	\$140,979
Low Income HH	0 (Studio)	\$973.35	\$1,135.58	\$119	\$180	\$243	\$854	\$118,735
	1 Bedroom	\$1,112.40	\$1,297.80	\$152	\$220	\$277	\$960	\$132,770
	2 Bedrooms	\$1,251.45	\$1,460.03	\$222	\$261	\$312	\$1,029	\$146,372
	3 Bedrooms	\$1,390.50	\$1,622.25	\$237	\$323	\$347	\$1,154	\$155,444
	4 Bedrooms	\$1,505.74	\$1,752.03	\$271	\$364	\$374	\$1,231	\$164,773
Moderate Income HH	0 (Studio)	\$1,784.48	\$2,081.89	\$119	\$180	\$292	\$1,665	\$283,161
	1 Bedroom	\$2,039.40	\$2,379.30	\$152	\$220	\$334	\$1,887	\$320,468
	2 Bedrooms	\$2,294.33	\$2,676.71	\$222	\$261	\$376	\$2,072	\$357,561
	3 Bedrooms	\$2,549.25	\$2,974.13	\$237	\$323	\$417	\$2,312	\$390,337
	4 Bedrooms	\$2,753.19	\$3,212.06	\$271	\$364	\$451	\$2,482	\$418,155

Source: Source: California Department of Housing and Community Development, 2020 Income limits; and Assumptions: 2020 HCD income limits; 30% gross household income as affordable housing cost; 15% of monthly affordable cost for taxes and insurance; 3% down payment; and 3% interest rate for a 30year fixed-rate mortgage loan.

Utilities based on San Diego County Utility Allowance. *Utilities Allowances and Taxes and Insurance costs are included in Affordable Monthly Housing Costs

Chula Vista has a median income slightly higher than the average for the County of San Diego. However, the growing number of households, increase in household size, and income disparity between renter-occupied households and owner-occupied households has provided further challenges to Chula Vista households seeking affordable housing options. Data indicates that lower-income families and large households have limited options in finding affordable rental housing. In addition, the median price of resale housing in Chula Vista exceeds the affordability



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range for all income categories except above-moderate income households. Very low-, low-, and moderate-income households may have trouble finding affordable housing that they can afford to purchase.

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3.0 | **HOUSING NEEDS**

This section provides an overview of existing housing needs in the City of Chula Vista. Housing need can be described in four categories:

- Housing need resulting from households overpaying for housing;
- Housing need resulting in overcrowding;
- Housing need resulting from population growth and demolition of the existing housing stock; and,
- Housing need of “special needs groups” such as elderly persons, large households, female-headed households, disabled persons, homeless persons, and farm workers.

3.1 Households Overpaying for Housing

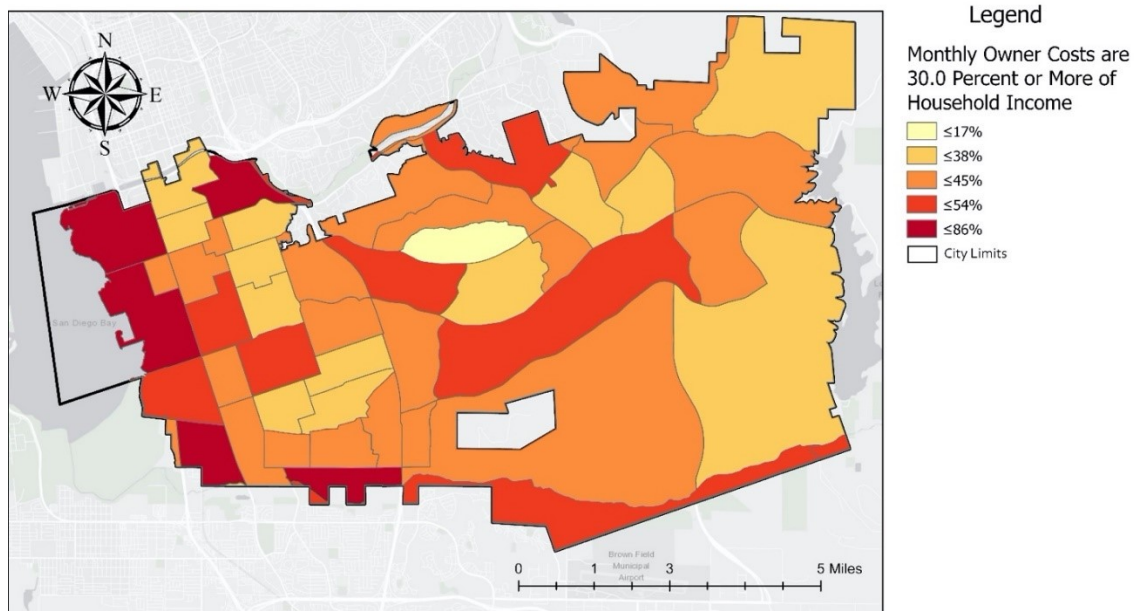
The term “over payers” refers to households paying an excessive amount of their income for housing. Generally, households that overpay for their housing have less disposable income available for other needs. Calculating overpayments for housing is important as it measures local housing conditions and reflects affordability of housing in a community.

State and federal programs typically define over payers as those lower-income households that pay over 30% of household income for housing costs. A household is considered to experience a severe cost burden if it spends more than 50% of its gross income on housing.

A significant number of households living west of I-805 are paying more than 30% of their income towards housing costs in comparison to households east of I-805, as shown in Figure A-11. This is consistent with lower-income households living primarily in the western area of the City, with older housing stock and more multifamily housing.

Figure A-11

Chula Vista
Percent of Owner Households with Cost Burdened



U.S. Census Bureau's American Community Survey
(ACS) 2014-2018 5-year estimates

Approximately, 46% of households in the San Diego region were paying over 30% of their income toward monthly owner housing costs. Table A-26 & A-27 summarizes the 2013-2017 American Community Survey 5-Year Estimates and shows that renters were more likely to overpay than owners. In the region, 57% of renters overpaid; and similarly, 57% of renters in Chula Vista. In addition, 47% of Chula Vista households were overpaying monthly homeownership costs.

Table A-26
Cost Burden by Income Levels-Renters

Income Level	>30%	>50%	TOTAL
Extremely Low-income (0-30% AMI)	6,525	5,750	7,855
Very Low-income (31-50% AMI)	5,690	3,385	6,585
Low-income (51-80% AMI)	4,455	1,150	7,735
Moderate and Above Moderate (>80% AMI) ¹	1,070	115	3,190
100 % AMI	930	-	7,560
TOTAL	18,670	10,400	32,925

Source: U.S. Dept HUD CHAS, based on 2013-2017 ACS (5-year estimates)

Table A-27
Cost Burden by Income Levels - Owners

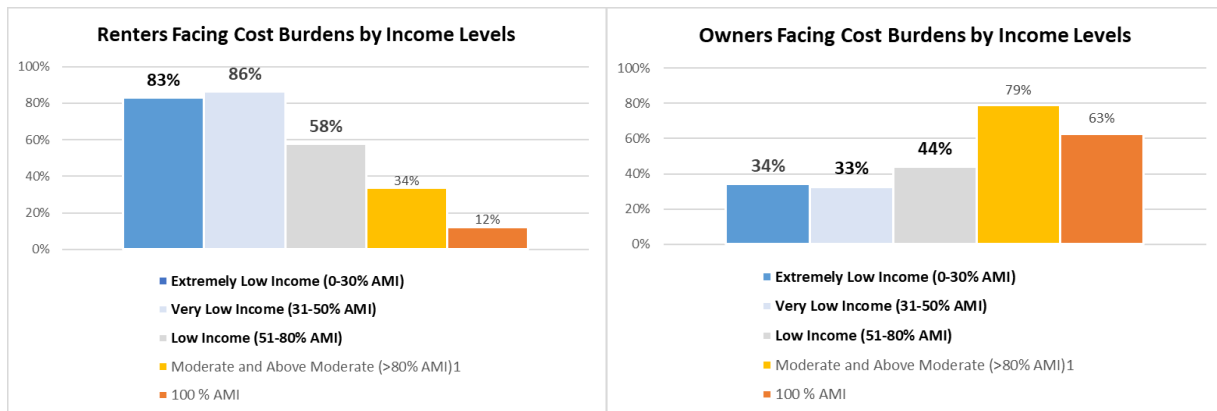
Income Level	>30%	>50%	TOTAL
Extremely Low-income (0-30% AMI)	2,675	2,345	7,855
Very Low-income (31-50% AMI)	2,150	1,530	6,585
Low-income (51-80% AMI)	3,395	1,700	7,735
Moderate and Above Moderate (>80% AMI)	2,515	645	3,190
100 % AMI	4,735	250	7,560
TOTAL	15,470	6,470	32,925

Source: U.S. Dept HUD CHAS, based on 2013-2017 ACS (5-year estimates).

Figure A-12 provides more overpayment detail by income group for Chula Vista. Over 58% of the lower-income renter households are paying more than 30% of their income towards housing, with 26% of those households paying over 50% of their income. For those very low and low-income households, a significant number of these households are paying more than 30%. For those households with higher incomes, only 34% of moderate and above moderate-income households are cost burdened.

In the case of homeownership, the opposite is true, with 79% of moderate and above moderate households paying more than 30% of their income towards housing costs while 34% of very low-income households and 44% of lower-income households are facing a cost burden. The availability of affordable housing for ownership is likely the cause of the cost burden discussed in the Housing Affordability section.

Figure A-12



3.2 Overcrowding

A combination of low-incomes and high housing costs has forced many households to live in overcrowded housing conditions. “Overcrowding” is generally defined as a housing unit occupied by more than one person per room in house (including living room and dining rooms). Overcrowding can be an indication of an inadequate supply of affordable housing, especially for large families and households whose incomes fall below AMI.

As seen in Table A-28, 6% of households had more than one occupant per room and only 3% had more than 1.5 occupants per room.

Table A-28		
Overcrowded Households		
Description	No.	%
Overcrowded (1.01 to 1.50/room)	5,072	6%
Severe Overcrowding (1.51 or more/room)	2,468	3%
TOTAL Occupied housing units	78,940	
Source: US Census Bureau, 2018 American Community Survey 5-Year Estimates, Table DP04		

The data in Table A-29 shows that overcrowding affects lower-income renter households disproportionately, with 15% low-income renters experiencing overcrowding and approximately 39% of very low and extremely-low-income renters.

Table A-29						
Overcrowding by Housing Type and Income Levels						
Description	Renter			Owner		
	0-30% AMI	>30-50% AMI	>50-80% AMI	0-30% AMI	>30-50% AMI	>50-80% AMI
Single-family households	1,355	1,125	860	254	255	220
Multiple, unrelated-family households	160	170	260	40	80	220
Other, non-family households	-	-	14	-	10	-
Total need by income	1,515	1,295	1,134	294	345	440
	19%	20%	15%	8%	9%	7%
TOTAL HOUSEHOLDS	7,855	6,585	7,735	3,880	3,635	6,085

Source: U.S. Dept HUD CHAS, based on 2013-2017 ACS (5-year estimates).



3.3 2010-2020 Growth Needs

The State Department of Finance (DOF) is responsible for projecting the total statewide housing demand, with the State Department of Housing and Community Development (HCD) apportioning this demand to each of the state's regions. This demand represents the number of additional units needed to accommodate the anticipated growth in the number of households, to replace expected demolitions and conversions of housing units to non-housing uses, and to achieve a future vacancy rate that allows for healthy functioning of the housing market.

The San Diego Association of Governments (SANDAG), the Council of Governments (COG) representing the region, in cooperation with the local jurisdictions, is tasked with the responsibility of allocating the region’s projected new housing demand to each jurisdiction. The allocation is further divided into four income categories:

- Very Low-Income – 0% to 50% of the median income;
- Low-Income – 51% to 80% of the median income;
- Moderate-Income – 81% to 120% of the median income; and,
- Above Moderate-Income – more than 120% of the median income.

This process is known as the Regional Housing Needs Assessment (RHNA), and the goals are referred to as either the RHNA goals or the “regional share” goals for new housing construction. The allocation considers factors such as market demand for housing, employment opportunities, the availability of suitable sites and public facilities, commuting patterns, type and tenure of housing need, and others. In determining a jurisdiction’s share of new housing needs by income category, the allocation is adjusted to avoid an over-concentration of lower income households in any one jurisdiction.

A Regional Housing Needs Assessment (RHNA) prepared by SANDAG for the years of 2010 identifies Chula Vista’s housing production goals. The following table shows the City’s housing goals for each income category, based on HUD’s median family income (MFI) for San Diego County.



3.4 Special Needs Groups

Groups with special needs can face increased challenges in housing. Individuals experiencing homelessness and in need of emergency shelter, the elderly, persons with disabilities, large families, farmworkers, and families with a female head of household often have difficulty finding housing to meet their needs. This section provides an analysis of special needs groups in the City of Chula Vista. Policies and programs to address these needs are incorporated throughout the Housing Element.

3.4.1 Elderly Persons

The population over 65 years of age is considered elderly and shares four common characteristics:

- **Income:** People over 65 are usually retired and living on a fixed income.
- **Healthcare:** Accounts for an increasing proportion of the elderly's expenses.
- **Transportation:** Many of the elderly require assistance with transportation.
- **Housing:** Many live alone.

These characteristics indicate a need for smaller, lower-cost housing with easy access to transit, healthcare facilities, accessibility accommodations, and other services. In 2018, more than 27.3% percent of the total households had a resident aged 65 years or older and only 7.2 % percent of the households living alone 65 years and over. US Census Bureau 2018 ACS Social Characteristics

While seniors aged 65 and over represent only 12% of the City's population, it is expected that there will be significant increase in this age group as compared to overall expected population growth.

Persons with disabilities

In addition to affordability, design and location can be a barrier for persons with disabilities. The added challenge of finding a unit that accommodates their needs oftentimes forces individuals to live in undesirable housing conditions.

According to *2013-2017 ACS data*, 312,565 persons living in San Diego County had a range of disabilities, accounting for 9.8% of the population. The largest age group of persons with disabilities were seniors, which were 45.9% of the population with disabilities, followed by adults (ages 18 to 64) which comprised 47.1% of the population. Children under the age of 18 made up approximately 7% of the population with disabilities.

The primary housing concerns regarding the elderly persons living in the City of Chula Vista are summarized as follows:

- **Income** – The elderly population is generally on a fixed income;
- **Household Composition** – The elderly, especially women, often live alone;
- **Transportation** – The elderly population are more likely to utilize public transportation; and,

- **Health Care** – The elderly have a significantly greater need for health care.

3.4.2 Large Households

Large households have special housing needs because they tend to have lower household income and fewer options or access to adequately sized, affordable housing. According to the *2017 ACS data*, approximately 37.5% of the households in Chula Vista were large households (4 or more).

Table A-30 Large Households (4+ persons)	
Jurisdiction	% of Households
Chula Vista	37%
San Diego County	23%

Source: U.S. Census Bureau 2014-2018 American Community Survey 5-Year Estimates

3.4.3 Female-Headed Households

Single parents with dependent children represent another important group of those with special housing needs. Single-parent households often require special consideration and assistance because they tend to have lower-incomes and a greater need for daycare, and related facilities. Single-parent households made up 22.3% percent of all Chula Vista households; with 6% of those headed by men and the remaining 16.3% headed by women.

US Census Bureau 2018 ACS Social Characteristics

3.4.4 Persons with Disabilities

According to the 2017 American Community Survey (ACS) /Census estimates, 10.2 percent of the Southern Region in San Diego's population was affected by one or more disabilities (non-institutionalized population). Ages 65-74 (2,276 / 27.2%) and 75+ (4,270/56.0%) reported having a disability. Among persons living with disabilities in the City, Independent living (6,636 / 7.6%) and ambulatory disabilities (7,623 / 6.7%) were most prevalent. Persons with disabilities often have limited incomes, but extensive needs for a variety of services.

Table A-32
Persons with Disability

Any Disability		Hearing Difficulty		Vision Difficulty		Cognitive Difficulty		Ambulatory Difficulty		Self-care Difficulty		Independent Living Difficulty	
#	%	#	%	#	%	#	%	#	%	#	%	#	%
13,662	11.8%	2,869	2.5%	2,322	2.0%	6,536	6.1%	7,263	6.7%	3,909	3.6%	6,636	7.6%

Source: 2017 Demographic Profiles San Diego County

Persons with Developmental Disabilities

Senate Bill 812 (Chapter 507, Statutes of 2010) amended state housing element law (California Government Code Section 65583) to require the analysis of the disabled to include an evaluation of the special housing needs of persons with developmental disabilities. A developmental disability is defined as a disability that originates before an individual becomes 18 years old, continues, or can be expected to continue, indefinitely, and constitutes a substantial disability. This definition includes intellectual disability, cerebral palsy, epilepsy, and autism. The California Department of Developmental Services contracts with nonprofit regional centers to provide or coordinate services and support for individuals with developmental disabilities.

In the San Diego region, the San Diego Regional Center, with a satellite office in National City, provides a variety of services to persons with developmental disabilities and advocates for opportunities to maximize potential and to experience full inclusion in all areas of community life. As of March 2019, the San Diego Regional Center served approximately 29,206 clients with developmental disabilities who live in San Diego County, with the National City satellite office serving 20 percent of these clients. This includes 151 clients who live in Chula Vista with 67 of these individuals being children under the age of 18 who live with their parents. The remaining 84 clients are adults over the age of 18; over half (57 percent) of these individuals live with their parents, while 23 live in their own apartments with “come-in support” and assistance and 13 live in licensed group homes. Additional persons with developmental disabilities may reside in Chula Vista but are not seeking assistance from the San Diego Regional Center.

While some developmentally disabled individuals can live and work independently within a conventional housing environment, more severely disabled individuals will require a group living environment with supervision. In general, the San Diego Regional Center (and its clients) prefer to house persons with developmental disabilities with family members. When that is not feasible, come-in support and licensed group apartments housing four to six persons (with individual bedrooms, but shared bathroom and kitchen facilities) are preferred. This type of housing may

be designed to look like a big house and is compatible with and appropriate for existing residential neighborhoods with good access to transit and services.

Incorporating ‘barrier-free’ design in all new multifamily housing (as required by California and Federal Fair Housing laws) is especially important to provide the widest range of choices for disabled residents. In 2012, the City adopted a reasonable accommodation ordinance to provide flexibility in development standards for housing for persons with disabilities. Three requests for reasonable accommodation have been received since such time.

3.4.5 Residents Living in Poverty

Nearly 11% of Chula Vista residents are living below the U.S. Federal Poverty Level of \$25,100 for a family of 4 for 2018, with all residing west of I-805 (see Figure A-6).

Table A-33
Households Living
Below Federal Poverty Rate

Jurisdiction	Poverty Rate
Chula Vista	10.8%
Coronado	5.7%
National City	19.9%
Imperial Beach	20.0%
San Diego	13.8%
San Diego Region	12.5%
California	11.8%
U.S.	12.3%

Source: US Census Bureau, 2018 American Community Survey
5-Year Estimates, Table DP03

3.4.5 Homeless Population and Transitional Housing Needs

The San Diego region has a large homeless population, and there are unique needs to be addressed in order to assist in finding and securing housing. Homelessness is quickly becoming an issue in communities throughout Chula Vista and further exposes the need for affordable housing. The homeless population continues to increase as a result of reductions in public subsidies, a lack of housing that is affordable to low and very low-income persons, and the daily life challenges that can lead a person to becoming homeless.

It is the responsibility of individual municipalities to address the needs of individuals living in homelessness within their jurisdictional boundaries. “Homelessness” as defined by the U.S. Department of Housing and Urban Development, describes an individual (not imprisoned or otherwise detained) who:

- Lacks a fixed, regular, and adequate nighttime residence; and
- Has a primary nighttime residence that is:
 - A supervised publicly, or privately-operated shelter designed to provide temporary living accommodations (including welfare hotels, congregate shelters, and transitional housing for the mentally ill);
 - An institution that provides a temporary residence for individuals intended to be institutionalized; or
 - A public or private place not designed for, or ordinarily used as, a regular sleeping accommodation for human beings.

The Regional Task Force on the Homeless (RTFH) was established in 1985 and has grown significantly in function and services provided to local jurisdictions. The RTFH promotes a regional approach to end homelessness in San Diego County and works with local municipalities to provide funding opportunities, data collection, and integration of services. According to the Task Force, the San Diego region’s homeless population can be divided into two general groups: (1) urban homeless, and (2) rural homeless.

In addition to the RTFH’s efforts to address and end homelessness, there have been other subregional efforts to implement outreach best practices and leverage funding to provide opportunities to those who need a hand-up instead of a hand-down. Local cities, Chula Vista included, have formed Homeless Outreach Teams through their police departments to better address all of the issues that homelessness brings to a community.

The Chula Vista Police Department's Homeless Outreach Team (HOT) partners with other local organizations to provide outreach, mental health, substance use, employment, housing, and social service resources. These multidisciplinary partnerships are instrumental in addressing core issues that may have led a person to become homeless, as well as give them the opportunity to become re-housed.

Chula Vista's HOT works, at times for years, to build relationships within the homeless community and help people take steps towards reintegrating in society. The housing needs of the homeless are unique from other demographic groups because they encompass a wide range of needs and supportive services, not only a lack of affordable housing.



Since the homeless population is very difficult to quantify, Census information on homeless populations is often unreliable. The annual Point-in-Time (PIT) Count is facilitated in San Diego County by the RTFH and data is analyzed and released every year. The PIT count of sheltered (emergency and transitional) and street homeless persons is conducted in January of each calendar year and includes a physical count as well as survey questions to further assist the County's homeless population. Table A-21 shows that the total number of homeless individuals counted for the San Diego Region decreased to 7,619 people from the previously observed 8,102 (2019), 8,576 (2018) and 9,116 (2017). The PIT count has shown a similar decline in Chula Vista each year for the past 5 years. In the 2020 count, there were 212 unsheltered and 101 sheltered individuals observed and surveyed within Chula Vista and the Sweetwater (County area), a 42% decrease since the 2015 count.

Table A-33
We All Count PIT Count Jan 2020

Jurisdiction	Year	Sheltered					Unsheltered					TOTAL	%
		ES	SH	TH	Total	% of Pop	Indiv	V	H	Total	% of Pop		
CHULA VISTA	2020	36	65	0	101	32%	212			212	68%	313.00	4%
	2019				79	25%				242	75%	321.00	4%
	2018	34	74	0	108	32%	76	87	66	229	68%	337.00	3%
	2017	43	9	62	114	30%	58	174	30	262	70%	376.00	3%
	2016	27	0	131	158	29%	103	251	26	380	71%	538.00	6%
	Difference (5 yrs)				(57)	-36%				(168)	-44%	(225.00)	-42%
South Bay	2020	36	68	0	104	23%	353	0	0	353	77%	457.00	6%
	2019	21	11	0	111	19%	58	69	94	463	81%	574.00	8%
	2018	55	85	0	140	24%	134	156	160	450	76%	590.00	7%
	2017	43	9	80	132	19%	164	254	142	560	81%	692.00	8%
	2016	27	0	164	191	22%	140	458	93	691	78%	882.00	10%
	Difference (5 yrs)				(36)	0%				(97)	-17%	(102.00)	-15%
San Diego	2020	1,759	809	36	2,604	53%	2,283			2,283	47%	4,887.00	64%
	2019				2,482	49%				2,601	51%	5,083.00	67%
	2018	1,467	759	56	2,282	32%	505	651	2,630	4,912	68%	7,194.00	89%
	2017	1,240	30	1,118	2,388	42%	1,234	817	1,180	3,231	58%	5,619.00	62%
	2016	885	14	1,419	2,318	46%	1,224	814	707	2,745	54%	5,063.00	58%
	Difference (5 yrs)	227	729	(1,062)	(106)	0%	(729)	(166)	1,450	1,681	52%	1,575.00	28%
Unincorporated Areas (County)	2020				0		193			193		193.00	3%
	2019				0					0		0.00	0%
	2018				6	1%	184	145	116	445	99%	451.00	6%
	2017				6	2%				320	98%	326.00	4%
	2016				8	2%				336	98%	344.00	4%
	Difference	0	0	0	0	0%	184	145	116	125	39%	125.00	38%
TOTAL SD County	2020	2,221	1,380	47	3,648	48%	3,971			3,971	52%	7,619.00	
	2019				3,626	45%				4,477	55%	8,103.00	
	2018	1,942	1,574	64	3,580	44%				4,545	56%	8,125.00	
	2017	1,559	42	1,888	3,495	38%				5,621	62%	9,116.00	
	2016				3,752	43%				4,940	57%	8,692.00	
	Difference (5 yrs)				(104)	-3%				(969.00)	-20%	(1,073.00)	-12%

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Table A- 34

2019 Point in Time Data

Source: Regional Taskforce on the Homeless [2019 Annual Report on the Homeless](#)

Emergency Shelter	Safe Haven	Transitional Housing	Unsheltered	Total
30	0	49	242	321

Housing Inventory	Beds	Utilization
Emergency Shelter	32	94%
Safe Haven	0	0
Transitional Housing	71	69%
Permanent Supportive Housing	0	0
Rapid Re-Housing	26	100%
Other Permanent Housing	0	0

Homeless Profile	% of Unsheltered	Total Homeless Persons
Chronically Homeless	18%	44
Veteran	5%	12
Female	26%	64
Families	6%	15
Youth	16%	38

Homelessness in the San Diego region

While the Point-in-Time Count does provide city-specific profiles on that experiencing homelessness, much of the more detailed data available is for the San Diego region. To capture the demographics of this population, the following statistics are for the entire San Diego region, through the 2018 Point-in-Time Count.

- 74 percent of those experiencing homelessness that are unsheltered became homeless in the San Diego region.
- 14 percent of the unsheltered population of those experiencing homelessness suffer from substance abuse and nine percent suffer from alcohol abuse.
- 25 percent of the unsheltered portion of those experiencing homelessness live in a vehicle.

- 35 percent of those who are experiencing homeless and are unsheltered are 55 years of age or older.

Housing options for homeless persons

The San Diego region's Continuum of Care programs for homeless persons consist of a network of emergency and transitional shelters. In addition, permanent supportive housing programs for previously homeless persons are also major components of the region's network of care.

- **Emergency Shelters.** Provide a place to sleep for the night. By providing a short-term crisis option, these shelters are often the first step to finding a permanent housing solution.
- **Transitional Housing.** Provides longer-term shelter solutions through temporary housing options that can last up to 24 months and includes supportive services, such as case management.
- **Permanent Supportive Housing (PSH).** Provides long-term housing with wraparound services that are meant to support the stability and health of individuals experiencing homelessness.
- **Hotel/Motel Vouchers.** Voucher Programs shelter eligible families, disabled and elderly persons in participating motels throughout the County. Eligibility requirements vary from year-to-year; typically, the voucher programs require that clients present evidence that they are not able to stay in a traditional homeless shelter; and, they will be able to obtain permanent housing within a short time frame (3-4 weeks).
- **Homeless Prevention and Rapid Re-Housing.** San Diego's key strategy for preventing homelessness is through increased affordable housing options, which has been difficult to provide due to economic trends and an overall shortage of housing. Rapid Re-Housing reconnects families and individuals to a housing option as quickly as possible using housing vouchers and rental assistance. It is a more stable and cost-effective way to house people than using Emergency Shelters.

Table A-35 identifies shelters for the homeless in the San Diego/South Bay region. The region provides 434 beds in a number of facilities with specialties varying from general homeless shelters, victims of domestic violence, substance abuse, and at-risk with disability. A total of 320 of these beds are located in the City of Chula Vista.

South Bay Community Services (SBCS) is the primary social service agency that provides homeless shelters within the City of Chula Vista. SBCS operates ten facilities in and around Chula Vista.

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The Ecumenical Council of San Diego County and MAAC Project operate other facilities in the area.

TABLE A-35
HOMELESS AND TRANSITIONAL HOUSING SAN DIEGO – SOUTH BAY

Agency	Program Name	Target Population	Special Needs	# of Beds	Location
Emergency Shelters					
Ecumenical Council of SD County	ISN Rot'l Shelter South Bay (mid-October – March)	General Population	General Homeless	12	Regional
SBCS	Casa Nueva Vida I	Families w/children	General Homeless	54	Chula Vista
SBCS	Casa Seguras	Families w/children	General Homeless	35	Chula Vista
SBCS	La Nueva Aurora	Families w/children	Victims of Domestic Violence	3	Chula Vista
SBCS	Casa Nuestra Shelter	Homeless Youth	General Homeless	5	Chula Vista
Transitional Shelters					
MAAC Project	Nostros	Adult Men	Substance Abuse	13	Chula Vista
M.I.T.E.	Options South Bay Women's Recovery Center	Women with Children	Substance Abuse	Out-patient	Chula Vista
SBCS	Casas de Transition	Families w/Children	General Homeless & Domestic Violence	73	Chula Vista
SBCS	Casas	Families w/Children	General Homeless	7	Chula Vista
SBCS	Trolley Trestle	Youth & Parenting Youth	General Homeless	10	Chula Vista

TABLE A-35
HOMELESS AND TRANSITIONAL HOUSING SAN DIEGO – SOUTH BAY

Agency	Program Name	Target Population	Special Needs	# of Beds	Location
SBCS	Casa Nuestra Shelter	Homeless Youth (12-17)	General Homeless	8	Chula Vista
SBCS	Casa Nueva Vida I	Families w/children	General Homeless	54	Chula Vista
SBCS	Casa Segura II	Families w/Children	Victims of Domestic Violence	45	Chula Vista
SBCS	Victorian Heights	Women w/Children	Victims of Domestic Violence	38	National City
Hotel/Motel Vouchers					
SBCS	Hotel/Motel Vouchers	Families with Children, Elderly, and Disabled	General Homeless	N/A	Chula Vista
Permanent Supportive Housing					
SBCS-SD Housing Commission	La Posada	Families with Children	HIV/AIDS	28	San Ysidro
SBCS-SD Housing Commission	La Posada- Shelter Plus	Families with Children	HIV/AIDS	36	San Ysidro
Total Beds				421	

Source: Regional Task Force on the Homeless 2015

The number of beds available in Chula Vista is generally consistent with the number of homeless. However, the majority of these beds serve targeted and special needs populations.

3.4.6 Farm Workers

Due to the high cost of housing and low wages, a significant number of migrant farm workers have difficulty finding affordable, safe and sanitary housing. According to the State Employment Development Department, the average farm worker earned between \$22,000 and \$35,000 annually. This limited income combined with the issues of seasonal employment give agricultural workers added challenges when obtaining housing.

It is estimated that there are between 100 and 150 farm worker camps located throughout the San Diego region, primarily in rural areas. Farmworkers needs can be difficult to quantify due to fear of job loss and fear of authority. Therefore, farm workers are given low priority when addressing housing needs, and often receive the least hospitable housing. The San Diego County Regional Task Force on the Homeless estimates that there are at least 2,300 farm workers and migrant day laborers who currently experience homelessness in the San Diego region.

While there are parcels of land still zoned for agricultural use within Chula Vista, there are no active farms in Chula Vista. Therefore, agricultural jobs continue to decline in the City.

3.4.7 Migrant Day Laborers

In Chula Vista and other South County areas, numerous Hispanic immigrants seek work as day laborers. Because of the City's proximity to the Mexican border and its location along a major transportation route, Chula Vista provides a convenient temporary place to seek work before moving on to industrial or agricultural jobs further north. The availability of jobs, including temporary day-jobs, and the number of open spaces which can be utilized as transient campsites, make Chula Vista attractive to migrant laborers.

U.S. Department of Housing and Urban and Development (HUD) funds cannot be used to assist persons who are not legally in the United States therefore, other resources must be identified to provide housing assistance to these households. While state law does not allow landlords to question renters regarding their legal status, federal programs, including Section 8, require legal residency.

3.4.8 Students

Over the past decade, college enrollment has increased, and today's college students are more diverse and have new needs as a result of the differing demographics. Not only has the profile of a typical student changed, but on-campus housing construction has not kept up with demand and tends to be less affordable than existing housing options in the surrounding communities.



Approximately 86,000 students were surveyed in 2018 by The Hope Center for College, Community and Justice and results showed that homelessness affected 18% of respondents attending two-year colleges. The number who said they had experienced housing insecurity, such as difficulty paying rent, was much higher, at 60%, among those attending two-year schools¹. Types of housing instability include sleeping in garage, car, closet, outdoors and on-campus, as well as between family or friends' homes.

It may seem that students only produce a temporary housing need, however the need is ongoing as long as the educational institution is in session. The impact upon housing demand is critical in areas that surround universities and colleges, especially since students are oftentimes low-income. It is easier for them to seek shared housing to decrease expenses, and benefit from roommate referrals on and off campus. In addition to the difficulties of finding and securing affordable housing while in school, this shortage can lead college graduates to leave and negatively impact the region's economy.

There are approximately 28,000 students attending Southwestern College and it is the only public institution of higher education in southern San Diego County. Founded in 1961, Southwestern College is located in east Chula Vista surrounded predominately by single family homes and minimal multifamily housing. Community colleges typically do not provide housing because they are institutions that serve the educational needs of students already residing in the local

¹ College and University Basic Needs Insecurity: A National #RealCollege Survey Report. The Hope Center for College Community and Justice, April 2019.

community. With its significant student population and lack of affordable housing in close proximity to the campus, many students face housing insecurity.

With a University and Innovation District planned for 375-acres of city-owned land in Eastern Chula Vista, the City's future consideration for the surrounding community is integration of commercial, retail and residential functions that will appropriately serve its student population.

